



Behavioral Health

88 McGregor Street Suite 105 Manchester NH 03102
tel: 603.663.6252 fax: 603.663.6257

Date: 06-12-2023

To Whom It Might Concern,

Re: ROCHELLE A POUGET
20 Lincoln Dr
New Boston, New Hampshire 03070
DOB: 2-9-1969

Ms. ROCHELLE A POUGET is under care of Catholic Medical Center Behavioral Health clinic since June 2011 when she presented with the recurrent anxiety, panic attacks, and PTSD. Patient had been evaluated on 06/12/2023. Patient is compliant with her medications and appointments. Patient demonstrated good insight and judgment. Patient remains functional despite of life stressors, and demonstrated good problem-solving abilities. Patient can show very emotional reaction if she has an exposure to triggers of her PTSD. Patient regains control of her symptoms and remains very reasonable, with good ability to do self-care and care for her family. Patient is stable cognitively and emotionally.

I greatly appreciate your kind attention to my patient clinical and psychosocial situation.

A handwritten signature in black ink, appearing to read "Iryna Tsvirko", with a stylized flourish at the end.

Sincerely,
Iryna Tsvirko, MD



Allstate.

Marilyn N. Hebert
36 Larch Street
Goffstown NH 03102



ROCHELLE POUGET
20 LINCOLN DR
NEW BOSTON NH 03070 4300

Information as of August 29, 2022

Policyholder(s)

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Rochelle Pouget

Policy number

984 363 392

Your Allstate agency is

Marilyn N. Hebert

(603) 627-9535

MarilynHebert@allstate.com

We're Confirming Your Policy Change

We made a change to your policy, which took effect on 10/19/2022.

What has changed?

The enclosed Amended Policy Declarations reflects this change.

The coverages and limits you carry for your property, and the costs of those coverages, are listed in detail on the enclosed Amended Policy Declarations. You can see the specific changes to your policy by comparing this Policy Declarations to the most recent Policy Declarations mailed to you. Inside you'll also find a guide to what's in this package and answers to some common questions.

How to contact us

Give me a call at (603) 627-9535 if you have any questions. It's my job to make sure you're in good hands.

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Your Insurance Coverage Checklist

We're happy to have you as an Allstate customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

☐ **What's in this package?**

See the guide below for the documents that are included. **Next steps:** review your *Policy Declarations* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Important Notices* to learn about new policy changes, topics of special interest, as well as required communications. Keep all of these documents with your other important insurance papers.

☐ **Am I getting all the discounts I should?**

Confirm with your Allstate Agent that you're benefiting from all the discounts you're eligible to receive.

☐ **What about my bill?**

Unless you've already paid your premium in full, we'll send your bill separately. **Next steps:** please pay the minimum amount by the due date listed on it.

You can also pay your bill online at [Allstate.com/support](https://www.allstate.com/support) or through the Allstate mobile app. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule. Para español, llamar al 1 800 979-4285.

☐ **What if I have questions?**

Visit [Allstate.com/support](https://www.allstate.com/support) to browse our list of frequently asked questions and find information regarding billing or policy documents. You can also create an online account to access and manage your policies. Para español, llamar al 1 800 979 4285.

A guide to your amended package



Your Choices and Opportunities
 This includes additional details about your coverage, along with information on discounts and other coverage options.



Policy Declarations*
 The Policy Declarations lists policy details, such as your property details and coverages.



Important Notices
 We use these notices to call attention to particularly important coverages, policy changes and discounts.



Insurance Made Simple
 Insurance seem complicated? Our online guides explain coverage terms and features:
www.allstate.com/madesimple
[Espanol.allstate.com/facildeentender](https://www.allstate.com/espanol/facildeentender)

*To make it easier to see where you may have gaps in your protection, we've highlighted any coverages you do not have in the Coverage Detail section in the enclosed Policy Declarations.

Your Choices and Opportunities

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As a customer insured with our Base policy, you have the opportunity to upgrade your policy at any time with one of our new products or options!

Allstate Offers You Innovative New Choices...

Don't forget we now offer Allstate® Your Choice Home insurance, which packages together the kind of coverages and features you want most. That's on top of what you already get from Allstate, like quality claim service available 24/7. Consider whether one of our new Your Choice Home packages—with features not offered in our Base policy—is right for you:

- Platinum Protection package—maximum Allstate protection
- Gold Protection package—enhanced coverage for added protection

Allstate® Your Choice Home Package Comparison

Features	Platinum Protection	Gold Protection
Claim RateGuard SM : Your rate won't go up just because you file your first claim	✓	
*Guaranteed Renewal for Claims: Your policy will be renewed regardless of the number of claims you have *(not available in all states)	✓	✓
Claim-Free Bonus: You can earn a credit of up to 5% to apply towards your next renewal premium if you remain claim-free	✓	✓
Coverage Cushion: Extended protection that provides reimbursement of up to 120% of your policy limit for covered losses (not available for Select Homeowners policies)	✓	✓
Increased amount of coverage for contents and valuables inside your home (while typically equal to 60% of your current Dwelling coverage limit, it is increased to 75%)	✓	✓
Coverage for theft of jewelry, watches and furs—up to \$5,000	✓	✓

...And New Personalized Options

In addition to Your Choice Home packages, we also now offer new Personalized Options. These specialized options provide specific coverage and limit combinations that cater to the individual interests of today's homeowner. Perhaps one of these Personalized Options is right for you:

Prized Possessions: provides extended coverage up to \$10,000 and increased limits for special assets, such as jewelry, watches and furs and increased limits for silverware.

Home Enterprise Coverage: provides increased coverage limits for those who work from home in an office or studio and need additional protection for equipment, supplies, furnishings and liability for business pursuits. Also includes \$5,000 worth of electronic data recovery expense



Your Choices and Opportunities

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Electronic Data Recovery Endorsement: provides expense reimbursement up to \$5,000 for costs associated with researching, replacing and restoring lost data. It also provides coverage in the event of lost data due to a computer virus.

Yard & Garden: includes higher limits and extended coverage for trees, shrubs, landscaping and motorized land vehicles (such as riding lawn mowers and garden tractors).

Sports & Leisure: provides expanded coverage for items such as sports equipment and increased coverage limits for certain watercraft.

Music & Photography: provides extended coverage for musical instruments and photography equipment.

You can add a Your Choice Home package or Personalized Option to your policy right away, without waiting for your current policy to expire—just call your Allstate representative for a quote today!

Discounts and Other Opportunities

There are a variety of ways to save money on your Allstate homeowners insurance. Below are just a few discounts and savings options that may be available in your area (subject to qualifications).

Home Buyer Discount

For those who have recently purchased a home that is less than 50 years old.

Claim Free Discount

For those who maintain a property policy for at least one year prior to their Allstate policy's effective date and have no claims within five years.

55 and Retired Discount

For those who are retired and over age 55.

Home and Auto Discount

For those who insure their home, condo, mobile home or apartment through Allstate, as well as their auto.

Age of Home Discount

A varying discount based on the age of home—the newer the home, the larger the discount.

Partially Renovated Home Discount

For those with certain home renovations that were completed by a licensed contractor (such as a new roof or updated electrical or plumbing systems).

To learn more about these and other discounts available in your area, contact your Allstate representative today!

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Amended Homeowners Policy Declarations

Your policy effective date is October 19, 2022



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Total Premium for the Premium Period (Your bill will be mailed separately)

Premium for property insured \$2,684.17

Total	\$2,684.17
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Your bill will be mailed separately. Before making a payment, please refer to your latest bill, which includes payment options and installment fee information. If you do not pay in full, you will be charged an installment fee(s). If you do not pay your bill by the due date shown on your billing statement, you may be charged a late fee.

Discounts (included in your total premium)

Protective Device	2%	Claim Free	16%
Home and Auto	35%	Age of Home	1%
Home Buyer	8%		

Location of property insured

20 Lincoln Dr, New Boston, NH 03070-4300

Rating Information*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X67831-2) for additional coverage information. Contact us if you have any changes.

The dwelling is of frame construction and is occupied by 1 family

Your dwelling is 2 miles to the fire department

Dwelling Style:

Built in 1987; 1 family; 3496 sq. ft.; 2 stories

Foundation:

Below grade basement, 60%

Slab at grade, 40%

Attached structures:

One 3-car built-in garage

Wood deck, 336 sq. ft.

Open porch, 18 sq. ft.

Composite deck, 344 sq. ft.

Interior details:

One builders grade kitchen

One single fireplace

Two builders grade full baths

One freestanding wood stove

One builders grade half bath

One softwood straight staircase

Exterior wall type:

100% clapboard

Interior wall partition:

100% drywall

Heating and cooling:

Information as of August 29, 2022

Summary

Named Insured(s)

Rochelle Pouget

Mailing address

20 Lincoln Dr**New Boston NH 03070-4300**

Policy number

984 363 392

Your policy provided by

Allstate Property and Casualty Insurance Company

Policy period

Begins on **October 19, 2022** at 12:01

A.M. standard time, with no fixed date of expiration

Premium period

Beginning **October 19, 2022** through**October 19, 2023** at 12:01 A.M. standard timeYour policy change is effective **October 19, 2022**

Your Allstate agency is

Marilyn N. Hebert

36 Larch Street

Goffstown NH 03102

(603) 627-9535

MarilynHebert@allstate.com

Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments, will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.

(continued)

NH070AMD 11/09



Amended Homeowners Policy Declarations

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Policy number: **984 363 392**
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Rating Information* (continued)

Oil hot water heating, 100%

Additional details:

Standard wood sash with glass, 100% Interior wall height - 8 ft, 100%
 Two exterior wood doors

Fire protection details:

Fire department subscription - no 2 miles to fire department

Roof surface material type:

Composition
 • 100% architectural shingles

**This is a partial list of property details. If the interior of your property includes custom construction, finishes, buildup, specialties or systems, please contact your Allstate representative for a complete description of additional property details.*

Mortgagee

SALEM FIVE MORTGAGE COMPANY LLC ITS SCRS &/OR ASSIGNS ATIMA
 P O Box 700697, Dallas, TX 75370-0697
 Loan number: NONE

Additional Interested Party

None

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection - with Building Structure Reimbursement Extended Limits	\$819,014	• \$7,500 All peril
Other Structures Protection	\$81,902	• \$7,500 All peril
Personal Property Protection - Reimbursement Provision	\$614,261	• \$7,500 All peril
Additional Living Expense	Up to 12 months	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	Not purchased*	
Water Back-Up	\$5,000	• \$1,000 Water Back-Up
Workers' Compensation and Employers' Liability Coverage for Residence Employees	Statutory/See Form	

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Amended Homeowners Policy Declarations

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► **Other Coverages Not Purchased:**

- | | | |
|---|---|--|
| ▪ Building Materials Theft* | ▪ Extended Coverage on Jewelry, Watches and Furs* | ▪ Home Day Care* |
| ▪ Business Property Protection* | ▪ Extended Coverage on Musical Instruments* | ▪ Identity Theft Expenses* |
| ▪ Business Pursuits* | ▪ Extended Coverage on Sports Equipment* | ▪ Incidental Office, Private School Or Studio* |
| ▪ Earthquake* | ▪ Fire Department Charges* | ▪ Increased Coverage on Money* |
| ▪ Electronic Data Processing Equipment* | ▪ Golf Cart* | ▪ Increased Coverage on Securities* |
| ▪ Electronic Data Recovery* | | ▪ Loss Assessments* |
| ▪ Extended Coverage on Cameras* | | ▪ Optional Protection for Mold* |
| | | ▪ Satellite Dish Antennas* |

*** This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.**

Scheduled Personal Property Coverage

Your policy does not include Scheduled Personal Property Coverage. This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

Your policy documents

Your Homeowners policy consists of the Policy Declarations and the following documents. Please keep them together.

- | | |
|--|--|
| ▪ Homeowners Policy - APC337 | ▪ New Hampshire Workers' Compensation And Employers' Liability Coverage For Residence Employees Coverage Form - APC345 |
| ▪ Water Back-Up Endorsement - APC217 | ▪ Extended Protection Amendatory Endorsement - APC349 |
| ▪ Standard Fire Policy Provisions - APC463 | ▪ New Hampshire Homeowners Policy Amendatory Endorsement - APC571-1 |
| ▪ Depreciation Amendatory Endorsement - AP4986 | |

Important payment and coverage information

Here is some additional, helpful information related to your coverage and paying your bill:

- A \$10.00 late fee may be assessed if payment is received after the due date.
- The Property Insurance Adjustment condition applies using the Marshall Swift Boeckh Publications building cost index.
- Do not pay. Mortgagee has been billed.

Allstate Property and Casualty Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois.

William Hill
President

Susan L. Lees
Secretary

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Important notices

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 Policy effective date: October 19, 2022

Dwelling Profile

Allstate has determined that the estimated cost to replace your home is: **\$819,014**

The enclosed Policy Declarations shows the limit of liability applicable to Dwelling Protection-Coverage A of your homeowners insurance policy. The estimated replacement cost of your home is the minimum amount for which we will insure your home.

The decision regarding the limit applicable to your Dwelling Protection-Coverage A is your decision to make, as long as, at a minimum, your limit equals the estimated replacement cost as determined by Allstate and does not exceed maximum coverage limitations established by Allstate.

It is important to keep in mind that your Coverage A limits reflect a replacement cost that is only an estimate based on data that was available to us when we made this estimate (this information is described in the "Rating Information" section of your Policy Declarations). The actual amount it will cost to replace your home cannot be known until after a covered total loss has occurred.

How is the replacement cost estimated?

Many factors can affect the cost to replace your home, including its age, size, and type of construction. For example, the replacement cost uses construction data, such as labor and materials, that are available to us when we made this estimate. This estimate is also based on characteristics of the home, which include information that you provided to us. You might have chosen to insure your home for a higher amount than the estimated replacement cost shown above.

Note to customers renewing their policy

The estimated replacement cost for your home may have changed since the last time we communicated this information to you. This is because, at renewal, Allstate uses the home characteristics that you have provided to us to recalculate and update the estimated replacement cost. Using updated labor and material rates for your zip code, Allstate takes the home characteristics you have provided and determines the updated estimated replacement cost. The information about your home's characteristics is provided in the "Rating Information" section of your Policy Declarations.

Please note: Your Dwelling information is used to estimate your home replacement cost. It's important to review and update this information so we're using the most accurate details to estimate your home's replacement value.

If the information about your home shown in your Policy Declarations requires any change or if you have any questions or concerns about the information contained in this Important Notice, please contact your Allstate representative, or call us at 1-800-ALLSTATE®.

X67831-2